

Information to identify the case:

Debtor 1	<u>Donald N Johnson</u>	Social Security number or ITIN	xxx-xx-8857
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	23-11998-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald N Johnson

9/24/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Donald N Johnson
Debtor

Case No. 23-11998-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 24, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2024:

Recip ID	Recipient Name and Address
db	#+ Donald N Johnson, 17 Cornwall Avenue, Trenton, NJ 08618-3317
r	+ Kimberly Storcella, Berkshire Hathaway Home Service, 800 Denow Road, Pennington, NJ 08534-5246
519859662	+ American Water Resources, P.O. Box 4080, Carol Stream, IL 60197-4080
519859665	Capital Health Medical Group DBA Capital, PO Box 19000, Belfast, ME 04915
519859670	+ Cooper, PO Box 22302, New York, NY 10087-0001
519859671	+ Cooper Pest Solutions, PO Box 22302, New York, NY 10087-0001
519889165	+ TRENTON WATER WORKS, CITY OF TRENTON, 319 EAST STATE ST., ROOM 113, TRENTON NJ 08608-1809
519859678	+ Trenton Times, 413 Riverview Plaza, Trenton, NJ 08611-3420
519859679	Trenton Water Works, 333 Cortland Street, P.O. Box 528, Trenton, NJ 08604-0528

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 24 2024 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 24 2024 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519859659	+ Email/Text: amscbankruptcy@adt.com	Sep 24 2024 20:41:00	ADT, 3190 S Vaughn Way, Aurora, CO 80014-3512
519859660	+ Email/Text: amscbankruptcy@adt.com	Sep 24 2024 20:41:00	ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878
519859661	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 24 2024 20:41:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
519859663	+ EDI: BANKAMER	Sep 25 2024 00:24:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519883964	EDI: BANKAMER	Sep 25 2024 00:24:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519859664	+ EDI: TSYS2	Sep 25 2024 00:30:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519859667	Email/Text: correspondence@credit-control.com	Sep 24 2024 20:40:00	Central Loan, Attn: Bankruptcy, P.O. Box 77404, Ewing, NJ 08628
519859666	+ EDI: CAPITALONE.COM	Sep 25 2024 00:24:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519859672	EDI: IRS.COM	Sep 25 2024 00:30:00	Internal Revenue Service, 955 South Springfield Avenue, Springfield, NJ 07081
519859668	EDI: JPMORGANCHASE		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Sep 24, 2024

Form ID: 3180W

Total Noticed: 35

		Sep 25 2024 00:24:00	Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519859669	EDI: JPMORGANCHASE	Sep 25 2024 00:24:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519881472	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Sep 24 2024 20:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519859673	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 24 2024 20:40:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519885635	^ MEBN	Sep 24 2024 20:33:49	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519859674	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 24 2024 20:40:00	Mr Cooper/United Wholesale Mortgage, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
519894010	EDI: PRA.COM	Sep 25 2024 00:30:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519950758	EDI: PRA.COM	Sep 25 2024 00:30:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519859675	^ MEBN	Sep 24 2024 20:32:32	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
519859676	^ MEBN	Sep 24 2024 20:33:45	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
519859677	+ Email/Text: bankruptcydepartment@tsico.com	Sep 24 2024 20:41:00	Transworld Systems Inc, 500 Virginia Drive Suite 514, Fort Washington, PA 19034-2733
519859680	Email/Text: bankruptcies@uplift.com	Sep 24 2024 20:40:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
519908888	+ EDI: AIS.COM	Sep 25 2024 00:31:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519859681	+ EDI: VERIZONCOMB.COM	Sep 25 2024 00:24:00	Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
519859683	+ EDI: WFFC2	Sep 25 2024 00:30:00	Wells Fargo Home Mortgage, Attn: Written Correspondence, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519859682		Wells Fargo Hm Mortgag
519870565	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519881473	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Sep 24, 2024

Form ID: 3180W

Total Noticed: 35

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Donald N Johnson njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4